

## The Don-Rick Insurance

## Pipeline

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(800) 924-6536  
(608) 356-9022 (fax)

News and Tips to Make Your Life Easier, Safer and Happier!

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### Tips to Save Gas

Must I state the obvious? OK ... gas prices have boarded the Starship Enterprise and gone where no man has gone before – at least in the USA.

So here are some tips to improve your gas mileage and save you money ...

- Get your engine tuned. I read online that adjusting your oxygen sensor could improve mileage by 40%. At today's gas prices that'd put quite a bit of cash back in your pocket.
- Keep your tires properly inflated. There's not a huge effect here, but every little bit helps.
- Replace your air filter every 12,000 miles. Cars run on gasoline AND oxygen. If air flow is restricted by a clogged air filter, performance and fuel economy suffer. The Energy Department estimates you could save as much as 22 cents per gallon by replacing a bad air filter. That's a lot for a relatively inexpensive filter replacement.
- Use the right motor oil. You can save a couple cents per gallon by using the exact oil recommended for your car in your owner's

## The Crime YOU Pay For!

Would you be shocked to learn that the cost of insurance fraud is about \$219 million? That's a lot of money. But wait, there's more ... that's \$219 million ... PER DAY! Hello? Are you there? Should I call the paramedics?

According to the Coalition Against Insurance Fraud, the *annual* cost of insurance fraud is about 80 billion dollars. Here's how big that number is ... \$80,000,000,000.00. Holy cow!

Just how much money is that?

With \$80 billion you could ... buy three million cars ... or launch 62 space shuttle missions ... or fund all cancer research in America for the next 13 years. And if you placed 80 billion one-dollar bills end to end, they'd stretch to the moon and back – about 16 times!

Not only are trusting citizens ripped off in insurance scams, but those \$80 billion are passed on to all consumers as higher insurance prices ... averaging about \$950 per family per year according to the Coalition.

### What Is Insurance Fraud?

Insurance fraud covers a wide range of activity. There are professional criminals who stage accidents and orchestrate other insurance scams. There are doctors who perform unnecessary procedures to pad their billing – or they simply bill the insurance system without doing anything at all. There are everyday consumers who inflate their claims or lie about their risks to get lower prices. And there are many other flavors of insurance fraud. No matter the situation, one thing is certain ... YOU pay for it all.

Being in the insurance business, I have a pretty good idea about the extent of insurance fraud. But while researching the topic, I discovered a troubling survey.

In February 2003, a company called Accenture released the results of a survey it performed. In part, here's what they found:

- 24% of the people surveyed feel it's OK to overstate the value of a claim,
- And 11% feel it's OK to submit claims for damages that didn't even occur – whether for items not actually lost or damaged, or for injuries not actually experienced.

Folks, that's stealing. That's insurance fraud, and it's punishable by jail time. When asked why they think people commit insurance fraud:

- 24% said because people feel they pay too much for insurance,
- And 49% said because people feel they can get away with it!

manual. While the motor will continue to work with a different grade of oil, it won't work quite as efficiently.

- Clean out your trunk. Reducing the weight of the car increases mileage over the course of a tank of gas. This costs you nothing to fix ... and maybe you'll find some missing treasure hiding in there!
- Go easy on that gas pedal. Mashing the accelerator pedal from a stoplight, braking hard, and speeding all contribute to a decrease in fuel economy. Think "slow and steady" as you drive. This will also reduce the wear on your brakes.
- Keep the speed down. On the highway, the Department of Energy says that every 5 mph you drive over 65 mph represents a 7-percent decrease in fuel economy. It also represents an increase in injuries and death. Slow down.
- Use cruise control properly. On flat terrain engaging your cruise control will improve your gas mileage. On hilly terrain it makes it worse.
- Air conditioning on or off? Using your air conditioning can decrease your gas mileage. But the drag on your car when your windows are down also decreases gas mileage. Rule of thumb: For higher speed highway driving, close the windows and use the air conditioning. For lower speed local driving, turn off the air and roll down the windows.
- Plan your errands and run them all at once. According to the Department of Energy, several short trips all begun with a cold start can use twice as much fuel as a single, longer trip that covers the same distance.

I hope these tips help you save some money. And I hope gas prices come back down soon. Those hybrid cars are looking better every day!

## Halloween Safety

Halloween is just around the corner. It can also be the time of year where we hear of young trick or treaters being injured. If you have kids, follow these simple steps to help keep

Frankly, these answers shocked me. They must have surveyed convicted criminals or something because I can't believe that many "everyday people" would be so willingly dishonest.

Regardless of my astonishment, it is what it is. And it costs each and every one of us plenty. So, what can we do about it?

## What to Do About Insurance Fraud

Simple. Report it.

When you were 8 years old, "don't be a tattletale" was pretty good advice. But now it's time to let go of childish peer pressure and bring criminals to justice. When you know someone is committing insurance fraud, simply imagine them reaching into your wallet or pocketbook and stealing your hard-earned dollars right in front of your eyes – because that's exactly what they're doing. The insurance companies aren't paying for insurance fraud. You are.

Who do you call? Call the insurance company involved. Call the insurance department. Or call us. We'll report it for you.

If you're curious about this monumental problem, there's a ton of information on the Coalition Against Insurance Fraud's website at [www.insurancefraud.org](http://www.insurancefraud.org).

Check it out.

## Are You the Referrer of the Month?

Our agency is nothing without your loyalty and faith in us. Even if your name doesn't appear below this month, please accept my heartfelt "thanks" for your support. We truly appreciate it.

For outstanding work telling others about our agency over the past six months we thank the following who were randomly drawn from our "piles" of referrals:

January-Gary & Jackie Crawford  
February-Robert & Viola Galindo  
March-Lola Griffin  
April-Gary & Julia Anderson  
May-Carol Denzer  
June-Timothy & Lindsay Brown  
July- Abe Heath  
August-Craig & Gina Ratz  
September-Ron Nora  
October-Kevin & Lisa Turner

## The Secret to Zero-Tolerance Sexual Harassment: Five Ways to Protect Your Business

While it's a good idea to purchase insurance that covers potential employment practices liabilities, it's vital that any business have procedures in place that are designed to prevent employment practices lawsuits. Such procedures can minimize, but not eliminate, exposures to employment practices lawsuits. Here are some procedures you need to implement to help prevent sexual harassment in your workplace:

your kids safe:

1. Make sure they wear reflective material or carry a flashlight.
2. Always trick or treat with at least one other person.
3. Don't wear material that is flammable.
4. Don't wear masks that make it hard to see where you're walking.
5. Always, always check the candy when the kids come home with it.

If you're a driver and will be out and about on Halloween, please follow these simple tips:

1. Expect the unexpected. Expect kids to run out in front of your car. You can never drive too defensive on Halloween.
2. Slow down. We'd like people to slow down even more, but especially this night.

### **Thank You! Thank You! Thank You! Thank You!**

Thanks to all our clients who graciously referred their family, friends and associates to our agency. We build our agency on your positive comments. We couldn't do it without you!

Brienne Newman  
Robert Griffin  
Gary & Julia Andersen  
Steve & Mary Conn  
Terry Boehm  
Schultz Small Engine  
Jim Greenwood  
Spencer Domes  
Tim & Lindsay Brown  
Lawrence Schell  
Dannel Hovland  
Vickie & Steve Wells  
Melissa Paulus  
Brian Jauch  
Jay & Lynn Brekke  
Eric & Jane Newgent  
George Ware  
Bill Greenhalgh  
Steve Earl  
Bob & Patti Kessler  
Scott Jenks  
Kevin & Lisa Turner

Holy Smokes! I'm out of room. We have many more referrals to list, but I can't get 'em in here. Next quarter!!

1. **Complaint Procedures** – The Equal Employment Opportunity Commission (EEOC) has guidelines every business should follow in establishing a policy on sexual harassment. The guidelines should:
  - Define sexual harassment
  - Prohibit sexual harassment as a matter of company policy
  - Establish mechanisms in the company for complaints
  - Allow employees to submit complaints to someone other than their direct supervisors
  - Prohibit retaliation against the complaining party

You can get lots of information on the web at [www.eeoc.gov](http://www.eeoc.gov).

2. **Company Policy Orientation** – You should communicate to all employees your company's policy on sexual harassment. New employees should receive such orientation immediately after being hired. For documentation purposes, you should have each employee sign a notice stating that he or she received the company's sexual harassment policy and understands it.
3. **Zero-Tolerance** – The management of your company should repeatedly express that there is no tolerance for discrimination or sexual harassment in the workplace.
4. **Training, Evaluating Supervisors** – You should implement sensitivity training on employment practices issues for all supervisors. In addition, how well a supervisor adheres to and enforces the company's zero-tolerance policy should be part of his or her formal evaluation.
5. **Purchase EPLI Protection.** Employment lawsuits are a "cash cow" for a lot of attorneys. Employment Practices Liability Insurance is cheap protection compared to the cost of a lawsuit. Give us a call if you have any questions about it.

## **EPLI...What is it and should I buy it?**

EPLI is short for Employment Practices Liability Insurance. EPLI provides coverage for your business in the event you are sued for certain types of claims like wrongful hiring, firing, and sexual harassment claims.

There are many different types of policies out there, but what it is important to know your limit, the deductibles, co-pays, and what types of claims are covered losses. It's also important to know if the defense costs are part of the limit of insurance or separate from the limit of insurance.

In most cases, large employers are seriously considering this coverage. Many smaller companies are electing not to purchase this coverage. However, with rates declining for business insurance, now is the time to add additional coverage. We'd recommend a serious look at this type of coverage. Call and ask Dan or Wendy for more details!

## REFERRER OF THE QUARTER

Referrals are the lifeblood of any business and there's no better source than you, our clients.

Once a quarter we will draw a name out of all of our referrals. The third quarterly winner for 2005 is **Bob & Patti Kessler of Reedsburg**. Bob & Patti win a \$50 gift card from American Express. We thank Bob & Patti for all of his business and his referrals!

For every referral you give us, you'll get a \$10 gas card, plus be entered into our monthly drawing to win \$25 in an American Express Gift Card. Once a quarter, we'll give away a \$50 American Express Gift Certificate. Finally, you'll be entered to win the 19" flat panel TV to be given away on December 15th!

"An investment in knowledge pays the best interest."

*Benjamin Franklin*

**Don-Rick Insurance**  
**PO Box 528**  
**Baraboo, WI 53913**

Staff Directory  
Portage Office 742-5548  
Baraboo Office 356-6606

<b>Portage</b>	<b>Ext</b>	
Dennis Rupers	14	PL Manager/Sales
Lynne Clark	10	Policy Customer Service

<b>Baraboo</b>	<b>Ext</b>	
Eric Lewison	18	Agency Manager
Dan Lewison	20	CL Account Executive
Rick Lewison	21	CL Account Executive
Wendy Gerken	10	CL Account Manager
Kelly Okapal	16	CL Customer Assistant
Patti Boehlke	15	Life/Health/Annuities
Nancy Howard	12	PL Manager/Sales
Pam Bredesen	19	PL Policy Changes/Billing
Matt Klemm	14	PL Sales/Claims
Kerry Alaimo	13	PL & CL Customer Assistant
Mary Randazzo	17	Bookkeeper

CL—Commercial Lines (Business Insurance)  
PL—Personal Lines (Auto, Home, Etc)